

JC03 Rec'd PCT/PTO 26 OCT 2005

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OCT 26 2005

Goodwin Procter LLP
Counsellors at Law
103 Eisenhower Parkway
Roseland, NJ 07068
T: 973.992.1990

F A X T R A N S M I T T A L

If problems with transmittal, call fax department at (973) 992-1990.

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence and any attachments is/are being facsimile transmitted to the U.S. Patent and Trademark Office's official facsimile number 571-273-8100 on October 26, 2005.

Katherine Barberi
Katherine Barberi

Date	Total pages	Client/Matter
October 26, 2005	10	103978-135538

To	Company	Fax number	Telephone
Commissioner for Patents	U.S. Patent and Trademark Office	571-273-8100	703-308-0505

From	Fax number	Telephone
Patrice A. King, Esq. (Reg. No. 44,833)	(973) 992-4643	(973) 992-1990

Appl. No. : 10/534,896
Applicant : Abdulkader S. Thomas
Filed : May 13, 2005
Title : System and Method for Conducting Residential Financing Transactions
Attorney Docket No. : 103978-365-NP
Confirmation No. : 1805

Submitted herewith are the following items for filing in the above-identified case:

1. This Fax Transmittal;
2. Reply to Notice to File Missing Parts;
3. Declaration and Power of Attorney;
4. Fee Transmittal (in duplicate); and
5. A Copy of the Notice to File Missing Parts of Nonprovisional Application

For a total of 10 pages.

LIBNY/4471581.1

CERTIFICATE OF TRANSMISSION

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Katherine Barberi 10/26/05
Katherine Barberi Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/534,896
Applicant : Abdulkader S. Thomas
Filed : May 13, 2005
Title : System and Method for Conducting Residential Financing Transactions
Attorney Docket No. : 103978-365-NP
Confirmation No. : 1805

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OCT 26 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO NOTICE TO FILE MISSING PARTS OF APPLICATION

In response to the Notice of File Missing Parts of Nonprovisional Application dated September 29, 2005, Applicant submits the following items:

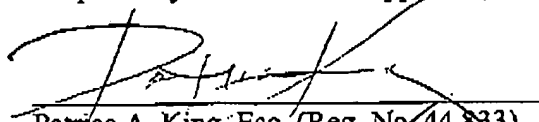
1. Declaration and Power of Attorney;
2. Fee Transmittal (in duplicate); and
3. A copy of the Notice to File Missing Parts of Nonprovisional Application.

Authorization is hereby granted to charge the surcharge fee of \$130.00 and any deficiency in fees to Goodwin Procter LLP Deposit Account 06-0923. A copy of this letter is enclosed for accounting purposes.

10/31/2005 GFREY1 00000113 060923 10534896
01 FC:1617 130.00 DA

RECEIVED 10/31/2005 10:00:00 AM
BOOKER 10534896

Respectfully submitted for Applicant,



Patrice A. King, Esq. (Reg. No. 44,833)
GOODWIN PROCTER LLP
103 Eisenhower Parkway
Roseland, NJ 07068
(973) 994-7896

LIBNY/4471575.1

PTO/SB/17 (12-04v2)

Approved for use through 07/31/2006. OMB 0651-0032

U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Effective on 12/08/2004 Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818). FEE TRANSMITTAL For FY 2005		Complete if Known Application Number 10/534,896 Filing Date May 13, 2005 First Named Inventor Abdulkader S. Thomas Examiner Name TBA Art Unit 1805 Attorney Docket No. 103978-365-NP	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		RECEIVED CENTRAL FAX CENTER OCT 26 2005	
TOTAL AMOUNT OF PAYMENT (\$) 130			

METHOD OF PAYMENT (check all that apply)

☐ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____
☒ Deposit Account Deposit Account Number: 060923 Deposit Account Name: Goodwin Procter LLP
 For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)
☒ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee
☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☒ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description

Each claim over 20 (including Reissues)

Each independent claim over 3 (including Reissues)

Multiple dependent claims

Fee (\$)	Small Entity Fee (\$)
50	25
200	100
360	180
Multiple Dependent Claims	
Fee (\$)	Fee Paid (\$)

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
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- 20 or HP =	x	=
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HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
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- 3 or HP =	x	=
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HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
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- 100 =	/ 50 =	(round up to a whole number) x	=
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4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): Late Filing Charge

\$130

SUBMITTED BY		
Signature	Registration No. 44,833 (Attorney/Agent)	Telephone 973-992-1990
Name (Print/Type) Patrice A. King		Date October 26, 2005

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22312-1450
www.uspto.gov

U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/534,896	Thomas S Addulkader	103978-365-NP
INTERNATIONAL APPLICATION NO.		
PCT/US03/34339		
I.A. FILING DATE		PRIORITY DATE
10/28/2003		10/28/2002

Goodwin Procter
103 Eisenhower Parkway
Roseland, NJ 07068

CONFIRMATION NO. 1805

371 FORMALITIES LETTER



OC000000017124652

Date Mailed: 09/29/2005

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Indication of Small Entity Status
- Copy of the International Application filed on 05/13/2005
- Copy of the International Search Report filed on 05/13/2005
- Small Entity Statement filed on 05/13/2005
- U.S. Basic National Fees filed on 05/13/2005
- Priority Documents filed on 05/13/2005

The applicant needs to satisfy supplemental fees problems indicated below.

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371;

- **Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.**
- **To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.492(h) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.**

SUMMARY OF FEES DUE:

Total additional fees required for this application is \$65 for a Small Entity:

- **\$65 Surcharge.**

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

PATRICIA A BOOKER

Telephone: (703) 308-9140 EXT 204

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/534,896	PCT/US03/34339	103978-365-NP

FORM PCT/DO/EO/805 (371 Formalities Notice)